



TABLE OF CONTENTS

Advance Fee Fraud	1
Airport Security Screen	1
E-Mail Scam – Claim Your Prize	1
E-Mail Scam – College Students Targeted	2
Fake Official	2
False Crowd	2
Gift Card Fraud	2
Helpful Stranger	3
Money Changer	3
Relief Society Polio Project	3
Smishing	4
Street Artist	4
Street Money Changers	4
Traveling Friend Scam	5
Turkey Drop	6
Watch My Baby	6

If you have any questions relating to a DSS article or have inquiries regarding countries of the world, telephone 801-240-1253.

ADVANCE FEE FRAUD

The Advance Fee

Travelers to Mexico are often offered local tours at lower-than-advertised prices. These budget tourism booths or offices are located inside the malls or at the airport. They only request a minimal deposit then indicate you have to pay the balance to the tour guide when the bus comes to your hotel to pick you up. You are given a receipt with a contact number. The problem is that the tour bus never comes, and the number is bogus. Since the deposit was a minimal amount, most victims do not bother to make out an official report with the local authorities.

In many airports, a man might greet you at baggage claim and ask what hotel you are going to. He will often have some official-looking badge or document, which identifies him as an official tourist information representative. He will tell you that the hotel has an agreement with local drivers to take you to the hotel at discounted prices. He will quote you a price or take you to your driver and agree on a price. In some cases you pay the tourism representative. When you arrive at the hotel, the taxi driver demands a second payment claiming not to be affiliated with the representative. In other cases the price is simply inflated, and the representative and driver simply split the increased profit.

CSD Comment: Book services such as tours, drivers, etc., through a major hotel. Know what the going price is and avoid paying advance fees.

AIRPORT SECURITY SCREEN

The Airport Security Screen

We've seen this one mostly in Africa and other third world countries. While your things go through the X-ray machine, the man in front of

you deliberately sets off the metal detector. You have to wait for him to be searched and probed, giving the underpaid and crooked screeners time to go through your bags extracting cameras and cash. By the time you make it through, his accomplice has made off with your valuables. In modern airports, this scam is not possible because of strict security procedures and employee regulations.

CSD Comment: Don't put your belongings on the conveyor belt before the person in front of you has cleared the metal detector. If you are traveling with a companion, one of you should go through the metal detector first so that by the time the other puts the valuables through the X-ray machine; someone is there to keep an eye on them.

E-MAIL SCAM—CLAIM YOUR PRIZE

E-MAIL SCAM: Claim Your Prize

Potential scam victims receive an e-mail something like:

From: Internet Fraud Prevention Control [mailto:blady92@pino.pl]

Sent: Wednesday, November 02, 2011 7:49 AM

Subject: *Alert*

Congratulations on your 1,000,000.00USD lottery winning. We verified it and give you the permission to go ahead and claim it. Click on this secure path: <http://tinyurl.com/5unywr9> for more information and instructions to file your claim.

This message has been validated by the FBI.

CSD Comment: This is a bold attempt to scam. The scam notice is sent by a spammer claiming to be from 'Internet Fraud Prevention Control.' Personnel should not click on the 'secure path,' but should delete the message immediately.

E-MAIL SCAM—COLLEGE STUDENTS TARGETED

UNITED STATES: E-Mail Scam Targets College Student

A BYU student was recently trying to sell an apartment contract and posted an ad on craigslist.org. He received an E-mail from a supposed British medical student (in unconvincing English) saying the apartment was just what she needed. The writer went on about personal details that didn't matter, and here and there inserted the comment, 'Please let me know how much the deposit is, and I will wire it immediately so you know I am sincere in wanting the contract.' Within one day, the student received four similar E-mails claiming to be from students in Nigeria who were coming to Utah for a study abroad semester. The student did not respond to any of the E-mails. (Source: CSD Contact)

CSD Comment: *This is a typical E-mail scam. Readers are cautioned to use extreme care when using the Internet to buy or sell. Personnel should not respond to advance funds solicitations. Bank account numbers and other personal information should be closely guarded and not shared with others under questionable circumstances.*

FAKE OFFICIAL

The Fake Official

Fraudsters in Malaysia dress as police officers and stop foreigners for document checks. If the document search doesn't give them an opportunity to pick your pocket, the fake officers might say they are looking for drugs and search you further. Finding nothing elicit, they apologize and let you go—after stealing valuables.

CSD Comment: *In any official police action, insist on being taken to the nearest police station.*

FALSE CROWD

The False Crowd

In Moscow, groups of women and children are known to rush onto a metro car, tram, or bus in a distracting whirl of colorful scarves and skirts. They press up against you giving the false impression that the crowd is bigger than it really is. They deftly remove valuables from your pockets and exit before the doors close. In some places the organized pickpocket groups actually put up 'Beware of Pickpockets' signs. The signs cause patrons to subconsciously reach for their wallets, thus showing prospective crooks, which pockets to target. Another version of this scam includes huskers pressing up against you to show you their wares. They usually have items displayed on a board or some other bulky item they can press against your stomach while their other hand goes to work in your front pockets under the board and out of your sight.

CSD Comment: *Wrapping rubber bands around your wallet increases the friction needed to remove it from your pocket, making it more difficult for a pickpocket to extract it.*

GIFT CARD FRAUD

Gift Card Fraud

Crooks have found a new way to rob you of your gift card balance. If you buy Gift Cards from a display rack that has various store cards you may become a victim of theft. Crooks are now jotting down the card numbers in the store and then wait a few days and call to see how much of a balance they have on the card. Once they find the card is activated, they go online and start shopping.

CSD Comment: *You may want to purchase your card from a customer service person,*

where they do not have the Gift Cards viewable to the public.

HELPFUL STRANGER

The Helpful Stranger

We have seen this in Central and South America and throughout Europe. The con approaches you from behind and squirts ketchup or mustard on the seat of your pants and says, 'Oh, look, you must have sat in something. Let me help you clean it off.' He may have a colleague who rushes to help. 'I have some napkins (how convenient) let me help.' The only thing that they want to clean is your wallet, if they can find it.

CSD Comment: *Don't allow a stranger to get so close to you, your wallet, or your purse. Firmly and loudly vocalize your objection. They will be pushy, which is another clue that you are being set up. Insist that you do not need help.*

MONEY CHANGER

The Money Changer

There are plenty of chances to con you while you are paying for something or changing money. In fact, there are far too many variations of this scam to list. The bottom line is that you must be careful and alert whenever you are exchanging money.

When paying a cab driver, one of our officers gave the driver a US\$100 bill for a US\$12 cab ride. The driver gave him US\$8 in change. When our officer pointed out that he had paid with a US\$100 not a US\$20, the cabbie emptied his pockets and showed that he didn't even have US\$100. The big bill had already been stashed, and the customer had no evidence. Even when police got involved the cabbie won and kept the tip.

CSD Comment: *This scam can happen anywhere that goods are purchased. Your best bet is to keep small change with you so that your currency denominations do not greatly exceed the bill.*

RELIEF SOCIETY POLIO PROJECT

The Nigerian Relief Society Polio Project

An E-mail was received by Church members in at least one European ward unit during mid November. The full text of the E-mail is listed below. The E-mail solicits funds in the name of a ward Relief Society organization to help with a local polio and measles campaign.

The E-mailed letter:

The ward relief society members of the Ikeja Ward of Nigeria Lagos Stake wish to extend our hands to you for your kind assistance in our 'kick polio and measles' campaign week, which is expected to begin by the first week of December. The program is aimed at sensitizing members and nonmembers within the ward of the need to get their children immunized and to prevent the scourging diseases from affecting our children. Part of the activities include: 1) A three-mile trek, 2) football competition, 3) seminars and workshop, and 4) 10-hour volunteer services like participating in the immunization program.

As a result of the huge financial involvement, we solicit for your assistance no matter how small in making this lifesaving mission a success. Your little contribution to this program will not only be appreciated, but it will forever be enshrined in the hearts of these least of our brethren, and they will remember that you contributed to their well-being.

Please send assistance through western union money transfer and payable to:

Sister Pri sca Chikodili U. Okebuawu
LDS Chapel,

37 Constitution Crescent
Lagos, Nigeria
May God bless and reward you as you strive to
be your brother's keeper.
Sincerely,
Sister Prisca Chikodili U. Okebuawu
Ward Relief Society President

CSD Comment: *The solicitation appears to be for a legitimate and virtuous cause, but it is a scam intended to make money for some unidentified individual (no such Church member exists). Although this scam originated out of Nigeria, this is a general reminder that scams can come from all parts of the world and in a variety of ways. In addition, the number of scams generally increases around the Christmas season. Personnel should be alert to any type of solicitation and ensure with proper authorities that all solicitations are completely legitimate before making any type of donation.*

SMISHING

Smishing: A New Cell Phone Threat

Smishing is a scam that targets victims' cell phones through receipt of SMS messages. The victim receives a message something like: 'We're confirming you've signed up for our dating service. You will be charged \$2/day unless you cancel your order...' And a URL is listed as a link to go to in order to cancel this bogus service. Once at the URL, the victim is prompted to download a program which is actually a Trojan Horse virus which can take over files and steal personal information.

CSD Comment: *Personnel should:*

- *Not respond to unknown text messages from unfamiliar sources.*
- *Never click on a web link unless you know who sent it and you were expecting it.*
- *Check a company's reputation with the Better Business Bureau or your states Attorney General's Office.*

- *Never download unknown programs or files.*

STREET ARTIST

The Street Artist

You see the Street Artist Scam most often in France and Spain. Watch for the sidewalk artists with the huge chalked picture of the Mona Lisa at their knees. Notice their studied faces, how they hold the colored chalk just so. With great deliberation, they add a few strokes here, maybe just a touch there. Then they sit back and look at the work with what is clearly the artistic spirit of the true and pained artist. There is a hat nearby where admirers can contribute to the artist's income. For just US\$50 or so, you can even purchase a copy of this starving artist's work.

CSD Comment: *The problem is that the picture is a print. If you get up early enough, you'll see the (con) artist arrive. He'll bring several Mona Lisa prints rolled up under his arm. He'll lay one out in a prominent place on the sidewalk and then sit by it hour-after-hour with that incredibly good suffering-artist look, always about to add a little color here or there, pausing, considering, choosing another color. Perhaps this man does deserve your money for perpetrating such a great con, but certainly not for being an artist.*

STREET MONEY CHANGERS

Street Side Money Changers

Money changers on the streets will often offer better exchange rates than do banks. These people are often exchanging money illegally. They also will bilk foreign travelers who are unfamiliar with the local currency. Again, there is no limit to the form this scam can take. Counterfeit money and short change frauds are the most common manifestations. We have

even seen money changers fold the money in half so that each bill is counted twice. That good exchange rate doesn't look so good anymore.

CSD Comment: Exchange money at hotels, banks, airports, and at other legitimate vendors.

TRAVELING FRIEND SCAM

Traveling Friend Scam

People are generally acquainted with the Nigerian 419 scam letters that have been circulating for decades; the ones that come from a wealthy foreigner who needs to move a small fortune out of his country, but cannot do it without your help. The letter generally proposes a 'business relationship' that requires that the intended victim provide personal financial information to facilitate the movement of funds from a country with a repressive regime to the U.S., or some other country where the potential 'partner' lives. In return for assistance, a substantial portion of the alleged fortune is promised. So many people around the world are on to this scam that those who would take your money often scale back their efforts in hopes of not scaring away their victim with promises that appear too good to be true. All that is needed is a little money, just a loan, for a friend in trouble. In recent years we have seen the following E-mail, almost verbatim, targeting not a wealthy individual with a promise of even greater wealth, but rather friends of someone who might well have traveled and, in the process, became a victim of theft or loss of luggage and documents.

Subject: Trouble

Hi

Apologies for having to reach out to you like this, but I made a quick trip to London, United Kingdom and had my bag stolen from me with my passport and credit cards in it. The embassy is willing to

help by letting me fly without my passport, I just have to pay for a ticket and settle Hotel bills. Unfortunately for me, I can't have access to funds without my credit card, I've made contact with my bank but they need more time to come up with a new one. I was thinking of asking you to lend me some quick funds that I can give back as soon as I get in. I really need to be on the next available flight.

I can forward you details on how you can get the funds to me. You can reach me via hotel's desk phone, the number is +447045749898

I hope to hear from you soon.

Thanks,

[Fill in your friend's name.]

Of four such E-mails that we have seen, this is perhaps the best. Earlier criminal efforts have been poorly crafted. For example, a secretary to a senior executive allegedly wrote a nearly identical E-mail, but with so many structural, grammatical, and spelling errors that it was impossible to believe. The targeted friends contacted the Church Security Department. With minimal research, the supposed author was contacted at home in the Salt Lake Valley and expressed surprise that such an E-mail had been sent and then wondered out loud if it might have had something to do with a recent request for her E-mail address and password. In another case, the E-mail, slightly better drafted, came from a senior missionary couple who were actually assigned to the United Kingdom. When they were contacted, they were at a local airport in Britain awaiting a delayed flight to Spain. The scam artists did not know this and their actual situation had nothing to do with the request for funds because of the loss of bags, credit cards, and documents, all of which they had in their possession. Another alleged travel victim was located safe and sound at his office in the U.S. state of Nevada. This latest E-mail aroused the suspicion of one recipient almost immediately, but another was about to respond with assistance, when he thought to check with others first. He was glad he did as he learned

that he was about to become the latest victim of a modest request that had been sent to many of his friend's friends and acquaintances. (Source: CSD Contacts)

CSD Comment: *When receiving such requests for assistance, personnel should first confirm the location of their friend and whether that person is safe or not.*

TURKEY DROP

The Turkey Drop

The Turkey Drop is probably the most common scam we see and it's tricky because it can take on so many forms. The most common form has been practiced mostly in Russia and the Ukraine.

Picture yourself standing on a sidewalk waiting for a bus or trying to flag a taxi. A man walks by and drops a roll of bills. You pick it up, but when you look up the man is gone. A bystander walks up, shows you his police identification, and says he saw you pick up someone else's money. You readily admit this and give him the cash. About this time, the man who dropped the roll shows up and asks if you've seen any money he might have dropped. The policeman hands it over. The man thanks you and starts to walk away, then turns and claims that some of his bills are missing. The policeman apologizes for the inconvenience, but asks you to empty your pockets so he can confirm that you don't have this stranger's money. He turns you around several times to search for the missing cash then finally gives your things back and lets you go. The only problem is that your wallet is now empty.

There is another variation to this same scam. While traveling in a foreign city, slightly disoriented, you are bumped into by someone who drops and breaks an object. He then claims the broken item has a high value and abusively demands compensation for your premeditated carelessness. The actors have

been known to charge up to US\$50 for US\$1 melons from Japanese tourists who, in their stores back home pay great amounts for the highly valued melons. It is also common to break eyeglasses or primarily water-filled or diluted champagne or scotch bottles bearing expensive labels. These have been recycled from the dumpster behind a fancy restaurant.

CSD Comment: *This scam is so successful that it can work even if you detect what is happening. The perpetrators are often aggressive and intimidating. As soon as the money or items hit the ground, you should already be walking away. Don't talk, don't turn back, and don't argue. Just keep walking.*

WATCH MY BABY

Watch My Baby

A man in distress asks a goodhearted passerby to briefly hold his baby while he uses the restroom, runs a quick errand, etc. The man then vanishes. A moment later a woman appears, screaming that her baby has been stolen, and there it is in your hands, an obvious accomplice to the kidnapper. The distraught mother is often accompanied by others who are witnesses and saw everything. The only way out is to pay them off, because it is not possible for a kind person to simply put the baby down and walk off.

Control Risks Comment: *If it is attempted on you, act sensibly. Do not hold on to a total stranger's baby, no matter how cute, without a real and unmistakable emergency.*

CSD Comment: *This particularly cruel scam has been operating for years (mostly in Greece), and the police are quite familiar with it.*